

Claims

1. A method for cashless processing of a transaction for paying for a service, between an owner of a personal electronic means of payment (1, 12) and a payee, characterized in that at a first time (t1) a data record assigned to the service is transmitted from the owner's personal electronic means of payment (1, 12), directly or by means of a personal device (8) of the owner, to an electronic intermediate carrier (2) which is formed as a transferable unit physically separate from the owner's personal electronic means of payment (1, 12), and at a second time (t2) which is later than the first time (t1) the data record or data derived therefrom are checked by a receiving device (3) of the payee as to whether the service was rendered correctly.
2. The method according to claim 1, characterized in that the data record or data derived therefrom are transmitted from the electronic intermediate carrier (2) to the payee.
3. The method according to claim 1, characterized in that the data record is secured cryptographically.
4. The method according to any of the previous claims, characterized in that the data record depends on individual data of the electronic intermediate carrier (2) and/or a consecutive character string.
5. The method according to any of the previous claims, characterized in that the data record is encrypted by means of a public key of the payee.
6. The method according to any of the previous claims, characterized in that the data record depends on personal data of the owner of the personal electronic means of payment (1, 12).
7. The method according to any of the previous claims, characterized in that the data record represents at least one amount of money or at least one unit of value.

8. The method according to any of the previous claims, characterized in that the data record is deleted or invalidated at the second time (t2) completely or with regard to the data derived therefrom in the electronic intermediate carrier (2).
9. The method according to any of the previous claims, characterized in that the electronic intermediate carrier (2) is not in the possession of the owner of the personal electronic means of payment (1, 12) at the second time (t2).
10. The method according to any of the previous claims, characterized in that the data transmission is effected contactlessly at the first time (t1) and/or at the second time (t2).
11. The method according to any of the previous claims, characterized in that the cashless payment transaction is used for paying postage for mail (7).
12. The method according to claim 11, characterized in that the intermediate carrier (2) is fastened detachably to mail (7).
13. The method according to claim 11, characterized in that information on the time and/or place of the delivery of the mail (7) is stored in the electronic intermediate carrier (2).
14. The method according to any of the previous claims, characterized in that information in connection with the data record is visualized on the intermediate carrier (2).
15. The method according to any of the previous claims, characterized in that the intermediate carrier (2) is fastened detachably to an object (21).
16. The method according to any of the previous claims, characterized in that the functionality required for transmitting a data record from the personal means of payment (1) or a personal device (8) to the intermediate carrier (2) is transmitted from the intermediate carrier (2) to the personal means of payment (1) or the personal device (8).

17. A system for cashless processing of a transaction for paying for a service, having a personal electronic means of payment (1, 12) of an owner, an impersonal electronic intermediate carrier (2) formed to be physically separate from the personal electronic means of payment (1, 12), and a receiving device (3) of a payee, characterized in that the personal electronic means of payment (1) is formed so that it can transmit a data record assigned to the service directly to the electronic intermediate carrier (2), or a personal device (8) of the owner is provided for transmitting the data record from the personal electronic means of payment (12) to the electronic intermediate carrier (2), and the receiving device (3) is formed to check the data record as to whether it renders the service correctly.
18. The system according to claim 17, characterized in that the electronic intermediate carrier (2) is formed as a transponder.
19. The system according to claim 17, characterized in that the electronic intermediate carrier (2) is set up for repeated transmission of data records.
20. The system according to claim 17, characterized in that the functionality required for transmitting a data record from the personal means of payment (1) or a personal device (8) to the intermediate carrier (2) is stored as an application on the electronic intermediate carrier (2) on the intermediate carrier (2).
21. The system according to claim 17, characterized in that the electronic intermediate carrier (2) has a display device (22) for visualizing information in connection with a data record.
22. The system according to claim 17, characterized in that the personal device (8) is an intelligent device having a reading device (13) for near field communication with a transponder (2).
23. The system according to claim 17, characterized in that the intelligent device (8) is a mobile telephone.

24. The system according to one of claim 17, characterized in that the personal electronic means of payment (1, 12) is formed as a chip card, in particular as an electronic purse, or as a security module of a mobile telephone (8).
25. The system according to claim 17, characterized in that the receiving device (3) has a checking device (31) as well as at least one additional component (32, 35) which provides reference information for checking a data record.